

## CLAIMS

What is claimed is:

- 1 1. A method for making a payment to a payee on behalf of a payor,  
2 comprising:  
3 receiving a payment request for a payment service provider to pay a  
4 payee on behalf of a payor;  
5 identifying those of a plurality of options available to electronically debit a  
6 payment account associated with the payor in making the payment;  
7 selecting one of the identified available electronic debiting options; and  
8 effecting payment in accordance with the one selected electronic debiting  
9 option.
- 1 2. The method of claim 1, wherein the plurality of electronic debiting options  
2 include i) electronically debiting the payment account responsive to determining  
3 that funds in at least an amount of the payment request are available in the  
4 payment account, ii) electronically debiting the payment account responsive to  
5 determining that an entity is available from which to collect funds if funds cannot  
6 be collected from the payor in association with effecting the payment, iii)  
7 electronically debiting the payment account responsive to selecting an account to  
8 receive an electronic credit associated with the electronic debit, the selected  
9 account associated with the payment service provider, iv) electronically debiting  
10 the payment account responsive to determining that a risk of financial loss to the

11 payment service provider associated with effecting payment on behalf of the  
12 payor is an acceptable risk, the determination based upon information associated  
13 with at least one of an amount of the payment and one or more prior payments  
14 effected on behalf of the payor, and v) electronically debiting the payment  
15 account responsive to determining that an electronic credit can be initiated by the  
16 payment service provider to reverse the electronic debit if funds cannot be  
17 collected from the payor in association with the effected payment.

1 3. The method of claim 1, wherein each of the identified electronic debiting  
2 options is identified based upon at least one of i) the identity of the payee, ii) the  
3 identity of the payor, iii) the identity of a financial institution at which the payment  
4 account is maintained, iv) the identity of a consumer service provider with which  
5 the payor is associated, and v) a type of payment service offered by the payment  
6 service provider utilized by the payor.

1 4. The method of claim 1, wherein effecting payment in accordance with  
2 each of the electronic debiting options includes issuing an electronic funds  
3 transfer file via the ACH network.

1 5. The method of claim 1, further comprising:  
2 selecting another of the identified available electronic debiting options; and  
3 determining not to effect payment in accordance with the other selected  
4 electronic debiting option;

5            wherein the one identified electronic debiting option is selected  
6            subsequent to determining not to effect payment in accordance with the other  
7            identified available electronic debiting option.

1        6.        The method of claim 5, further comprising:  
2            processing the received payment request to determine a risk of financial  
3            loss to the payment service provider associated with effecting payment on behalf  
4            of the payor in accordance with the other selected electronic debiting option;  
5            wherein the determination not to electronically debit the payment account  
6            in accordance with the other selected electronic debiting option is based upon  
7            the determined risk of financial loss.

1        7.        The method of claim 1, wherein those available electronic debiting options  
2            are identified based upon the received payment request.

1        8.        The method of claim 1, wherein each of the plurality of electronic debiting  
2            options is associated with a priority and two or more of the plurality of electronic  
3            debiting options are identified as being available, and further comprising:  
4            determining the one of the two or more identified electronic debiting  
5            options having a highest priority;  
6            wherein the determined one of the electronic debiting options is selected.

1 9. The method of claim 1, wherein two or more of the plurality of electronic  
2 debiting options are identified as being available, and further comprising:  
3 determining the one of the two or more identified electronic debiting  
4 options associated with a shortest time period to complete payment to the payee  
5 on behalf of the payor;  
6 wherein the determined one of the electronic debiting options is selected.

1 10. The method of claim 1, wherein two or more of the plurality of electronic  
2 debiting options are identified as being available, and further comprising:  
3 determining the one of the two or more identified electronic debiting  
4 options associated with a lesser cost to the payment service provider;  
5 wherein the determined one of the electronic debiting options is selected.

1 11. The method of claim 1, wherein two or more of the plurality of electronic  
2 debiting options are identified as being available, and further comprising:  
3 determining the one of the two or more identified electronic debiting  
4 options which provides a highest level of protection against financial loss to the  
5 payment service provider;  
6 wherein the determined one of the electronic debiting options is selected.

1 12. A system for making a payment to a payee on behalf of a payor,  
2 comprising:

3           a communication interface configured to receive a payment request for a  
4   payment service provider to pay a payee on behalf of a payor; and  
5           a processor configured to i) identify those of a plurality of options available  
6   to electronically debit a payment account associated with the payor in making the  
7   payment, ii) select one of the identified available electronic debiting options, and  
8   iii) cause payment to be effected in accordance with the one selected electronic  
9   debiting option.

1   13.    The system of claim 12, wherein the plurality of electronic debiting options  
2   include i) electronically debiting the payment account responsive to determining  
3   that funds in at least an amount of the payment request are available in the  
4   payment account, ii) electronically debiting the payment account responsive to  
5   determining that an entity is available from which to collect funds if funds cannot  
6   be collected from the payor in association with effecting the payment, iii)  
7   electronically debiting the payment account responsive to selecting an account to  
8   receive an electronic credit associated with the electronic debit, the selected  
9   account associated with the payment service provider, iv) electronically debiting  
10   the payment account responsive to determining that a risk of financial loss to the  
11   payment service provider associated with effecting payment on behalf of the  
12   payor is an acceptable risk, the determination based upon information associated  
13   with at least one of an amount of the payment and one or more prior payments  
14   effected on behalf of the payor, and v) electronically debiting the payment  
15   account responsive to determining that an electronic credit can be initiated by the

16 payment service provider to reverse the electronic debit if funds cannot be  
17 collected from the payor in association with the effected payment.

1 14. The system of claim 12, wherein the processor is further configured to  
2 identify each of the identified electronic debiting options based upon at least one  
3 of i) the identity of the payee, ii) the identity of the payor, iii) the identity of a  
4 financial institution at which the payment account is maintained, iv) the identity of  
5 a consumer service provider with which the payor is associated, and v) a type of  
6 payment service offered by the payment service provider utilized by the payor.

1 15. The system of claim 12, wherein effecting payment in accordance with  
2 each of the electronic debiting options includes issuing an electronic funds  
3 transfer file via the ACH network.

1 16. The system of claim 12, wherein:  
2 the processor is further configured to i) select another of the identified  
3 available electronic debiting options, and ii) determine not to cause payment to  
4 be effected in accordance with the other selected electronic debiting option; and  
5 the one identified electronic debiting option is selected subsequent to  
6 determining not to electronically debit the payment account in accordance with  
7 the other identified available electronic debiting option.

1 17. The system of claim 16, wherein:

2 the processor is further configured to process the received payment  
3 request to determine a risk of financial loss to the payment service provider  
4 associated with effecting payment on behalf of the payor in accordance with the  
5 other selected electronic debiting option; and

6 the determination not to effect payment in accordance with the other  
7 selected electronic debiting option is based upon the determined risk of financial  
8 loss.

1 18. The system of claim 12, wherein the processor is further configured to  
2 identify those available electronic debiting options based upon the received  
3 payment request.

1 19. The system of claim 12, wherein:

2 each of the plurality of electronic debiting options is associated with a  
3 priority;

4 two or more of the plurality of electronic debiting options are identified as  
5 being available; and

6 the processor is further configured to i) determine the one of the two or  
7 more identified electronic debiting options having a highest priority, and ii) select  
8 the determined one of the electronic debiting options.

1    20.    The system of claim 12, wherein:  
2            two or more of the plurality of electronic debiting options are identified as  
3    being available; and  
4            the processor is further configured to i) determine the one of the two or  
5    more identified electronic debiting options associated with a shortest time period  
6    to complete payment to the payee on behalf of the payor, and ii) select the  
7    determined one of the electronic debiting options.

1    21.    The system of claim 12, wherein:  
2            two or more of the plurality of electronic debiting options are identified as  
3    being available; and  
4            the processor is further configured to i) determine the one of the two or  
5    more identified electronic debiting options associated with a lesser cost to the  
6    payment service provider, and ii) select the determined one of the electronic  
7    debiting options.

1    22.    The system of claim 12, wherein:  
2            two or more of the plurality of electronic debiting options are identified as  
3    being available; and  
4            the processor is further configured to i) determine the one of the two or  
5    more identified electronic debiting options which provides a highest level of  
6    protection against financial loss to the payment service provider, and ii) select the  
7    determined one of the electronic debiting options.